TRANSFER TAX PAID

QUITCLAIM DEED WITH COVENANT (Special Warranty Deed)

63-193

KNOW ALL MEN BY THESE PRESENTS, that the Secretary of Veterans Affairs, an Officer of the United States of America, whose mailing address is Department of Veterans Affairs, Washington, DC 20420, (herein after called GRANTOR), for consideration paid, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey unto New Horizons Investment Corp., with a mailing address of 9 Apple Grove, Topsham, ME 04086 (herein after called "GRANTEE(S)"), its heirs and assigns forever, WITH QUITCLAIM COVENANTS, that certain lot or parcel of land, with any buildings thereon, located at 8 Collins Street, Waterville, in the County of Kennebec, and State of Maine, as more fully described in Exhibit A attached hereto and fully incorporated herein by reference.

See Attached Exhibit A

Meaning and intending to convey the same premises conveyed to the within grantor by the deed dated July 27, 2004, and recorded in the Kennebec County Registry of Deeds on August 2, 2004 in Book 8056, Page 210.

IN WITNESS WHEREOF, the said Secretary of Veterans Affairs, an Officer of the United States of America has caused these presents to be signed and sealed this 5 day of

Pursuant to provisions of 38 U.S.C. 3720(a) (6) the Secretary of Veterans Affairs does not seek to exercise exclusive jurisdiction over the within described property.

WITNESS State of Florida Secretary of Veterans Affairs, an Officer of the United States of America

By: Print NameWICHAEL MOREL Director, VA REO

OCWEN Federal Bank, FSB Pursuant to a delegation of authority contained in 38 C.F.R. § 36.4342 (f)

Orange County

MICHAEL MORELAND Director, VA REO

On this date personally appeared to a delegation of authority contained in 38 C.F.R. § 36.4342 (f), to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free act and deed of said Secretary.

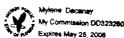
In witness Whereof, I have hereunto set my hand and affixed my official seal in the State of Florida aforesaid, this 3 day of January, 2004, 2005

Notary Public:

Print Name: MyltonE DACANA

My Commission Expires:

deed coo/04-5709 Loan #.8000280500



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Doc # 2005000881 Book 8269 Page 0351

EXHIBIT A

63-192

A certain lot or parcel of land with the buildings thereon, situated in Waterville, County of Kennebec and State of Maine, being more particularly bounded and described as follows, to wit:

Lot numbered 110 on a Plan of the Becon and Seavey Lots in said Waterville made for Frazier Gilman by I.E. Getchell, C.E., August 25, 1886.

Said lot is bounded northerly one hundred (100) feet by Lot No. 111 on said plan; easterly sixty (60) feet by land of owners unknown; southerly one hundred (100) feet by Lot No. 109 on said plan; and westerly sixty (60) feet by Collins Street, so-called.

Being the same premises as conveyed James R. Champagne and Doris A. Champagne Deed by virtue of a Guardian and Conservator from Frances M. Murphy, as Guardian and Conservator of Gladys P. Mooers dated January 9, 1996 and recorded in the Kennebec County Registry of Deeds in Book 5051, Page 282.

Received Kennebec SS. 01/11/2005 8:20AN W Pages 23 Attest: BEVERLY BUSTIN-HATHEWAY REGISTER OF DEEDS